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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BEIRNE et al.

Application No.: 09/672,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND  
STORAGE MEDIUM FOR PRE-  
SCREENING CUSTOMERS FOR  
CREDIT CARD APPROVAL AT A  
POINT OF SALE

Confirmation No.: 5435

Group Art Unit: 3691

Examiner: Thu Thao Havan

**SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT**

Attorney Docket No.: G07.042

**PTO Customer Number 67338**  
Buckley, Maschoff & Talwalkar LLC  
Attorneys for General Electric Company  
50 Locust Avenue  
New Canaan, CT 06840

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

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Dated: January 26, 2007

By:

Edith Martin

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P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is submitted:

- ☐ under 37 CFR 1.97(b);  
(within 3 months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ☒ under 37 CFR 1.97(c) together with either a:  
☐ Statement under 37 CFR 1.97(e), or  
☒ \$180.00 fee under 37 CFR 17(p); or

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180.00

01/31/2007 REFERRAL 00000007 09682787

(after 37 CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

- ☐ under 37 CFR 1.97(d) together with a:
- ☐ Statement under 37 CFR 1.97(e),
  - ☐ Petition under 37 CFR 1.97(d)(2)(ii), and
  - ☐ \$ \_ petition fee under 37 CFR 17(i).
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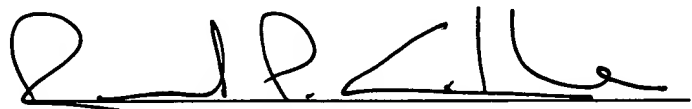
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The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Respectfully submitted,

January 26, 2007  
Date

  
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PTO/SB/21 (09-06)

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|---|--|------------------------|------------------|
| <b>TRANSMITTAL FORM</b><br><br>(to be used for all correspondence after initial filing) |  | Application Number     | 09/682,787       |
|   |  | Filing Date            | October 18, 2001 |
|   |  | First Named Inventor   | Beime, Kenneth   |
|   |  | Art Unit               | 3691             |
|   |  | Examiner Name          | Thu Thao Havan   |
| Total Number of Pages in This Submission  |  | Attorney Docket Number | G07.042          |

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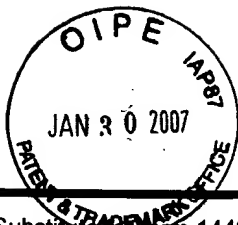
|              |                                   |          |        |
|--------------|-----------------------------------|----------|--------|
| Firm Name    | Buckley, Maschoff & Talwalkar LLC |          |        |
| Signature    |                                   |          |        |
| Printed name | Randolph P. Calhoun               |          |        |
| Date         | January 26, 2007                  | Reg. No. | 45,371 |

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Sheet 1 of 2

## Complete if Known

|                        |                  |
|------------------------|------------------|
| Application Number     | 09/682,787       |
| Filing Date            | October 18, 2001 |
| First Named Inventor   | BEIRNE, Kenneth  |
| Group Art Unit         | 3691             |
| Examiner Name          | Thu Thao Havan   |
| Attorney Docket Number | G07.042          |

## U.S. PATENT DOCUMENTS

| Examiner<br>Initials* | Cite<br>No. <sup>1</sup> | U.S. Patent Document |                                      | Name of Patentee or Applicant<br>of Cited Document | Date of Publication of<br>Cited Document<br>MM-DD-YYYY | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear |
|-----------------------|--------------------------|----------------------|--------------------------------------|--|--|--|
|                       |                          | Number               | Kind Code <sup>2</sup><br>(if known) |  |  |  |
|                       | A                        | 5,239,462            |                                      | Jones et al.                                       | 08/24/1993   |  |
|                       | B                        | 5,797,133            |                                      | Jones et al.                                       | 08/18/1998   |  |
|                       | C                        | 5,960,411            |                                      | Hartman et al.                                     | 09/28/1999   |  |
|                       | D                        | 5,991,750            |                                      | Watson   | 11/23/1999   |  |
|                       | E                        | 6,144,948            |                                      | Walker et al.                                      | 11/07/2000   |  |
|                       | F                        | 6,167,383            |                                      | Henson   | 12/26/2000   |  |
|                       | G                        | 6,256,614            | B1                                   | Wecker et al.                                      | 07/03/2001   |  |
|                       | H                        | 6,381,510            | B1                                   | Amidhozour et al.                                  | 04/30/2002   |  |
|                       | I                        | 2003/0036995         | A1                                   | Lazerson   | 02/20/2003   |  |
|                       |                          |                      |                                      |  |  |  |
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## FOREIGN PATENT DOCUMENTS

| Examiner<br>Initials* | Cite<br>No. <sup>1</sup> | Foreign Patent Document |                     |                                      | Name of Patentee or Applicant of<br>Cited Document | Date of Publication of<br>Cited Document<br>MM-DD-YYYY | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear | T <sup>6</sup> |
|-----------------------|--------------------------|-------------------------|---------------------|--------------------------------------|--|--|--|----------------|
|                       |                          | Office <sup>3</sup>     | Number <sup>4</sup> | Kind Code <sup>5</sup><br>(if known) |  |  |  |                |
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Date  
Considered

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<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

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APPLICANT**

*(use as many sheets as necessary)*

Sheet 2 of 2

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| Group Art Unit         | 3691             |
| Examiner Name          | Thu Thao Havan   |
| Attorney Docket Number | G07.042          |

**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

| Examiner<br>Initials* | Cite<br>No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the<br>item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s),<br>publisher, city and/or country where published. | T <sup>2</sup> |
|-----------------------|--------------------------|---|----------------|
|                       | J                        | Tedeschi, The Plain Dealer, October 2000, "Online Credit A Lure to Strapped Buyers<br>Card Tapped Out? Net has Fresh Way To Say, Charge It", (the "Online Credit Article")<br>3pgs.   |                |
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